

**Information to identify the case:**

Debtor 1	<u>Arthur J Punla</u>	Social Security number or ITIN	<b>xxx-xx-6813</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>12-10552-SLM</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Arthur J Punla

3/8/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Arthur J Punla  
 Debtor

Case No. 12-10552-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Mar 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2017.

db +Arthur J Punla, 3 Marston Road, Flanders, NJ 07836-9426  
 trfee Florida Department of Education, OSFA, PO Box 7019, Tallahassee, FL 32314-7019  
 512674351 Chase Student Loan Servicing, P.O. Box 7013, Mail Code IN1-0103,  
 Indianapolis, IN 46207-7013  
 513169639 +ECMC, PO Box 16408, St Paul, MN 55116-0408  
 512962529 Florida Dept. of Education, PO Box 7019, Tallahassee, FL 32314-7019  
 512674356 HSBC, PO Box 52893, Carol Stream, IL 60197-5893  
 512674358 Jersey City Housing Authority, 400 US Highway #1, Marion Gardens, Jersey City, NJ 07306  
 512674359 +National City Northeast VI, dba PNC Mortgage, 1 Cascade Plz, Akron, OH 44308-1106  
 512846861 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
 512817906 +PNC Bank, National Association, as successor by me, 200 Sheffield Street, Suit 301,  
 Mountainside, NJ 07092-2315  
 515813401 +PNC MORTGAGE, A DIVISION OF PNC BANK, N.A., 3232 NEWMARK DRIVE, ATTN: BANKRUPTCY,  
 MIAMISBURG, OH 45342-5421  
 512674363 +PNC Mortgage, 3232 Newmark Dr., Miamisburg, OH 45342-5433  
 512674364 PNC Mortgage, B6-YM07-01-7, P.O. Box 1820, Dayton, OH 45401-1820  
 512674362 +Picitanny Federal Credit Union, 100 Mineral Springs Rd., Dover, NJ 07801-1637  
 512674366 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 281,  
 Trenton, NJ 08695-0281)  
 512674369 Wells Fargo Bank, N.A., PO Box 5445, Portland, OR 97208-5445  
 512674370 #Zucker, Goldberg & Ackerman, LLC, 200 Sheffield St., Ste. 101, P.O. Box 1024,  
 Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 08 2017 23:02:21 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 08 2017 23:02:18 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512674349 EDI: AMEREXPR.COM Mar 08 2017 22:43:00 American Express, P.O. Box 981537,  
 El Paso, TX 79998-1537  
 512845435 EDI: BECKLEE.COM Mar 08 2017 22:38:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512674350 EDI: HFC.COM Mar 08 2017 22:43:00 Beneficial National Bank, PO Box 15518,  
 Wilmington, DE 19850-5518  
 512674352 EDI: CITICORP.COM Mar 08 2017 22:43:00 Citibank SD, NA, 8725 W. Sahara Ave,  
 The Lakes, NV 89163  
 513131851 +EDI: BASSASSOC.COM Mar 08 2017 22:43:00 Capital One, N.A., c/o Bass and Associates, P.C.,  
 3936 E Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
 512674353 +EDI: CITICORP.COM Mar 08 2017 22:43:00 Citibank SD, NA, P.O. Box 6497,  
 Sioux Falls 57117-6497  
 512674354 EDI: DISCOVER.COM Mar 08 2017 22:43:00 Discover, PO Box 30943, Salt Lake City, UT 84130  
 512687416 EDI: DISCOVER.COM Mar 08 2017 22:43:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 512674355 +EDI: RMSC.COM Mar 08 2017 22:43:00 GE Money Bank, Attn: Bankruptcy Dept., PO Box 103104,  
 Roswell, GA 30076-9104  
 512740947 +EDI: BASSASSOC.COM Mar 08 2017 22:43:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 512674357 EDI: IRS.COM Mar 08 2017 22:43:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 513019192 EDI: JEFFERSONCAP.COM Mar 08 2017 22:43:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD MN 56302  
 512674360 +E-mail/Text: egssupportservices@egscorp.com Mar 08 2017 23:02:30  
 NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308  
 512742851 E-mail/Text: electronicbkydocs@nelnet.net Mar 08 2017 23:02:24 Nelnet,  
 3015 South Parker Road Suite 400, Aurora CO 80014-2904  
 512674361 E-mail/Text: electronicbkydocs@nelnet.net Mar 08 2017 23:02:24 Nelnet, Inc.,  
 P.O. Box 82561, Lincoln, NE 68501-2561  
 512972829 EDI: PRA.COM Mar 08 2017 22:38:00 Portfolio Recovery Associates, LLC,  
 c/o Sears Gold Mastercard, PO Box 41067, Norfolk VA 23541  
 512674365 EDI: SEARS.COM Mar 08 2017 22:43:00 Sears Credit Cards, PO Box 6282,  
 Sioux Falls, SD 57117-6282  
 512732132 +E-mail/Text: bncmail@w-legal.com Mar 08 2017 23:02:28 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512674367 EDI: WTRRNBNK.COM Mar 08 2017 22:43:00 Target National Bank, c/o Target Credit Services,  
 P.O. Box 673, Minneapolis, MN 55440-0673  
 512674368 +EDI: VERIZONCOMB.COM Mar 08 2017 22:43:00 Verizon Wireless, 2000 Corporate Drive,  
 Orangeburg, NY 10962-2624  
 512681819 +EDI: WFFC.COM Mar 08 2017 22:38:00 Wells Fargo Bank, N.A., 1 Home Campus 3rd Floor,  
 Des Moines, IA 50328-0001

TOTAL: 23

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Jefferson Capital Systems LLC  
cr PNC Bank, National Association, as successor by me

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC Bank, National Association, as successor by merger to National City Mortgage a division of National City Bank bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Frank J. Martone on behalf of Creditor PNC Bank, National Association, as successor by merger to National City Mortgage a division of National City Bank bky@martonelaw.com  
Joel A. Ackerman on behalf of Creditor PNC Bank, National Association jackerman@zuckergoldberg.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael S. Ackerman on behalf of Creditor PNC Bank, National Association, as successor by merger to National City Mortgage a division of National City Bank bankruptcynotice@zuckergoldberg.com  
Paul Evangelista on behalf of Debtor Arthur J Punla pselawpc@gmail.com, pselawpc@gmail.com  
TOTAL: 6